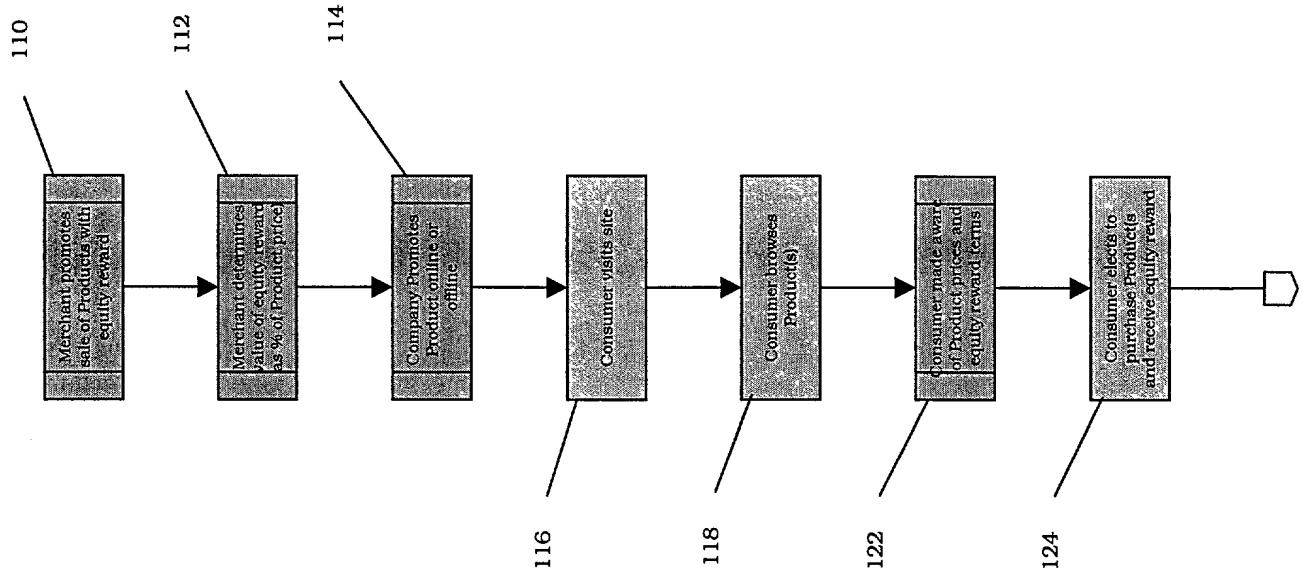
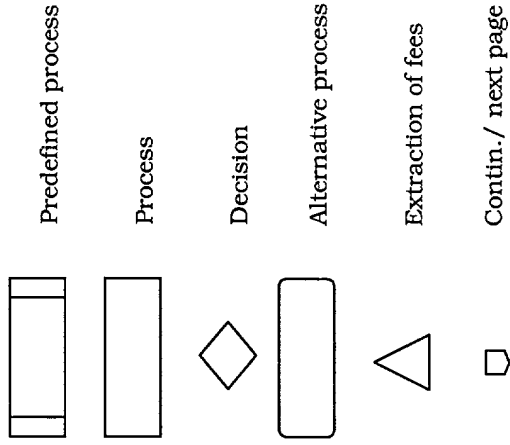


Merchant Process Flow



Key to symbols used



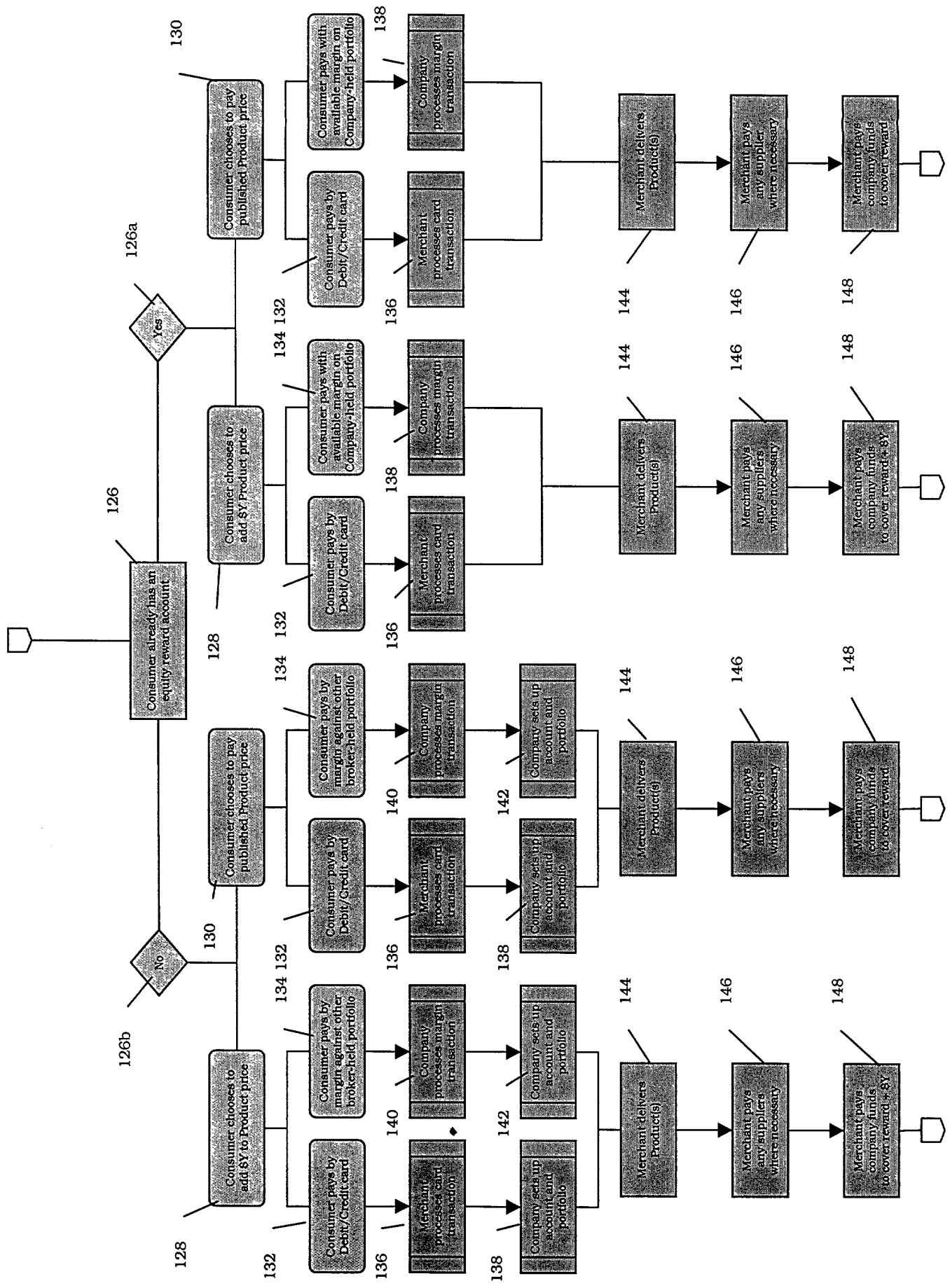


FIG. 16

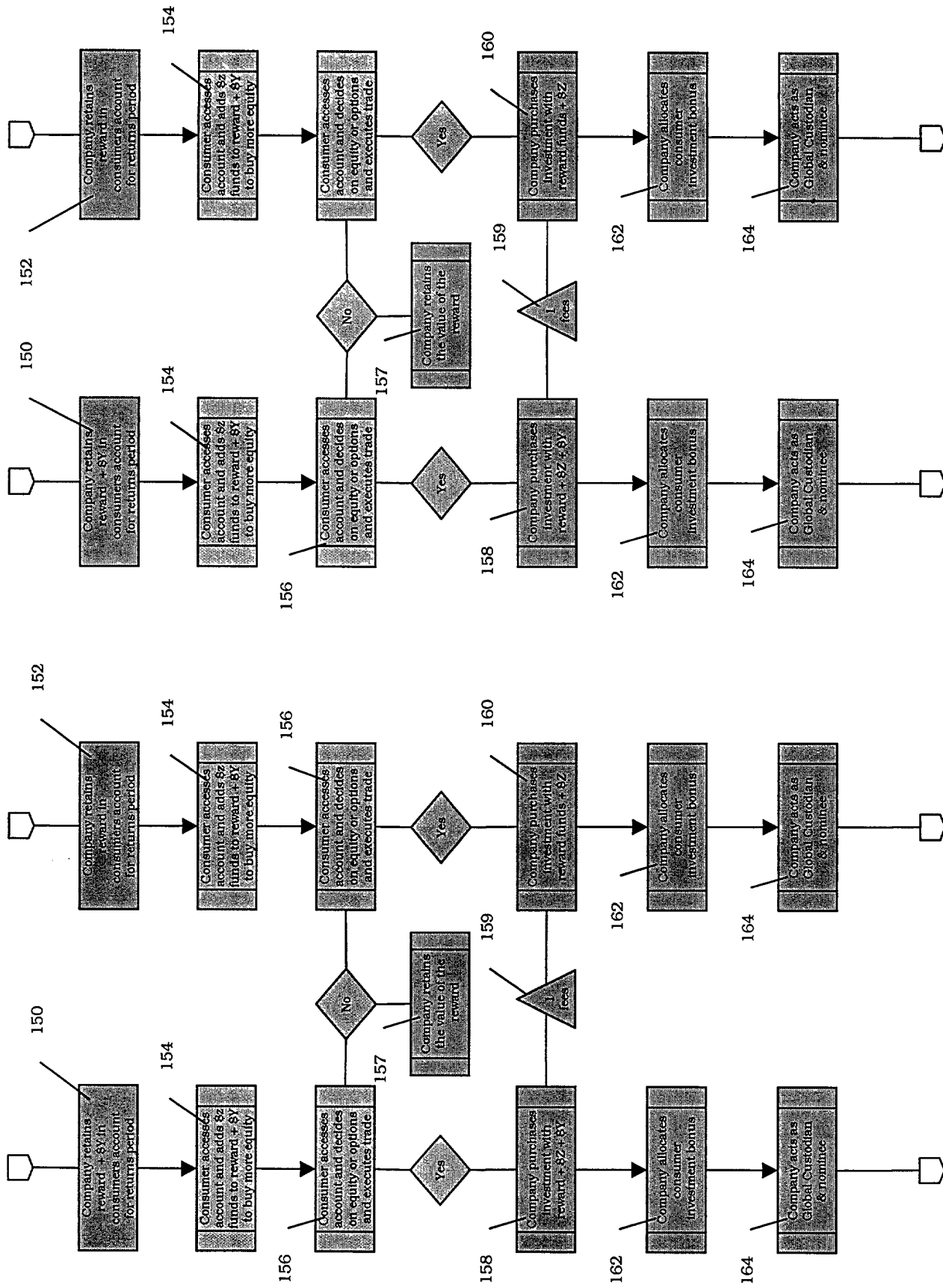
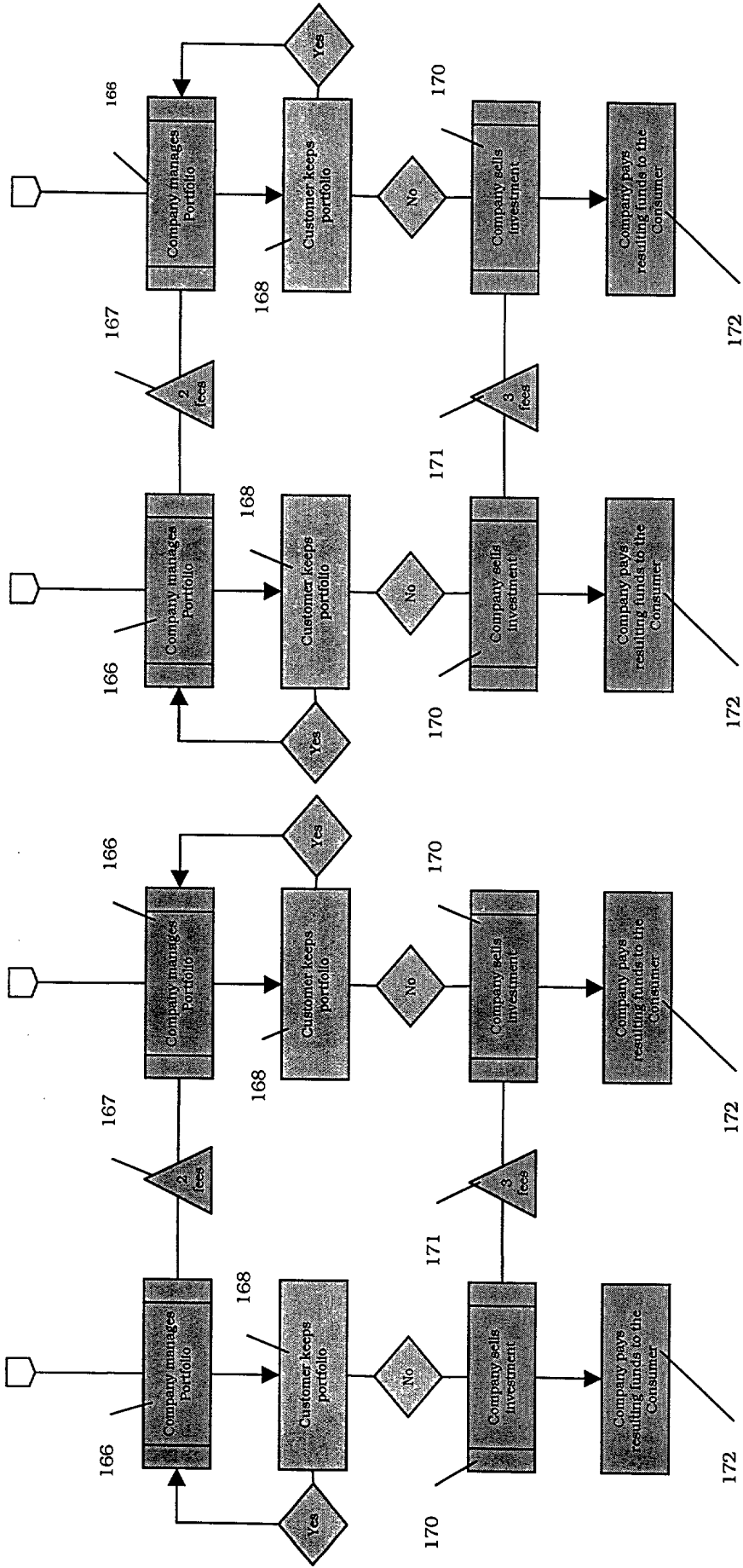


FIG. 1c



Investment Purchase Flow Chart

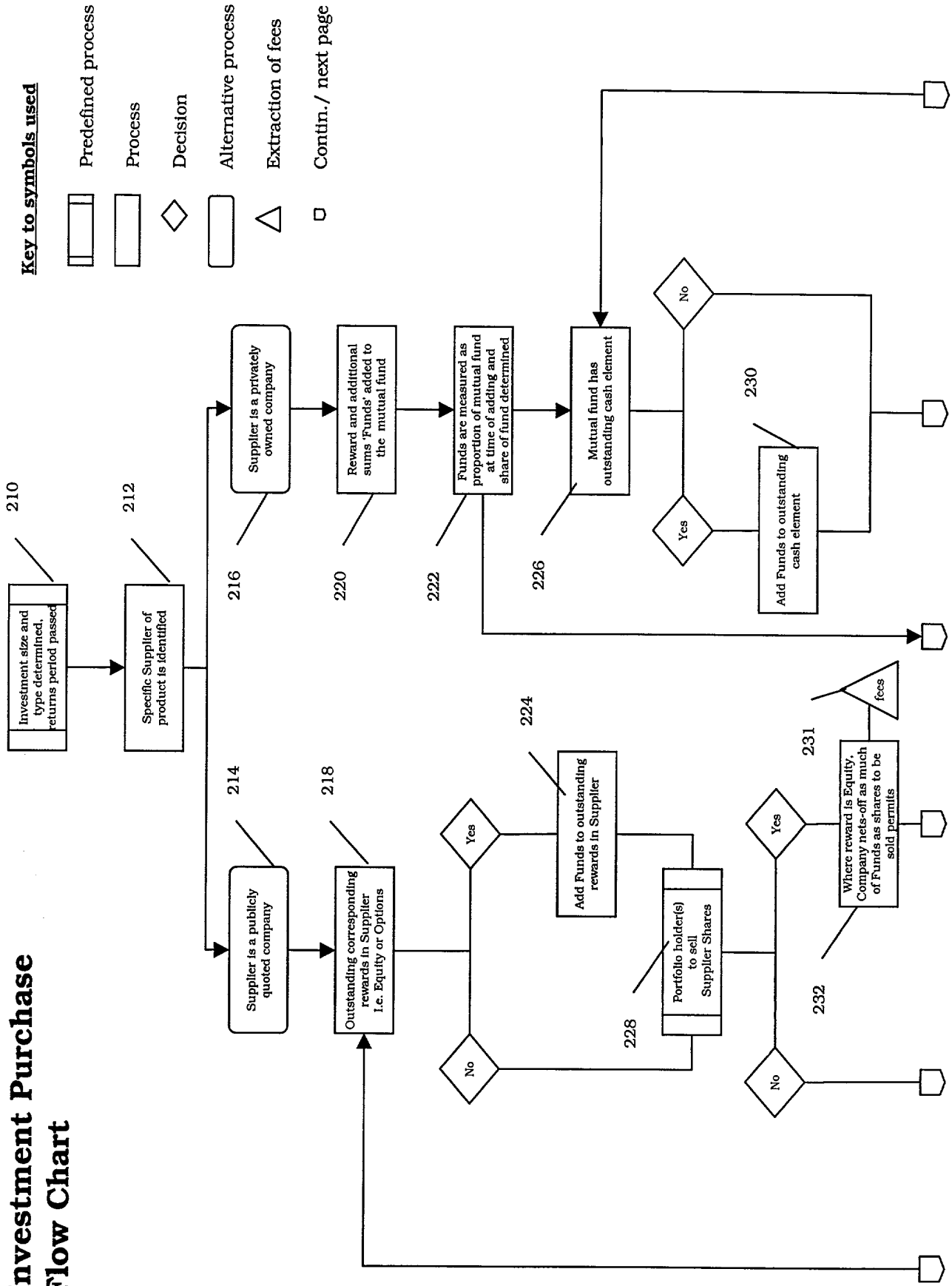
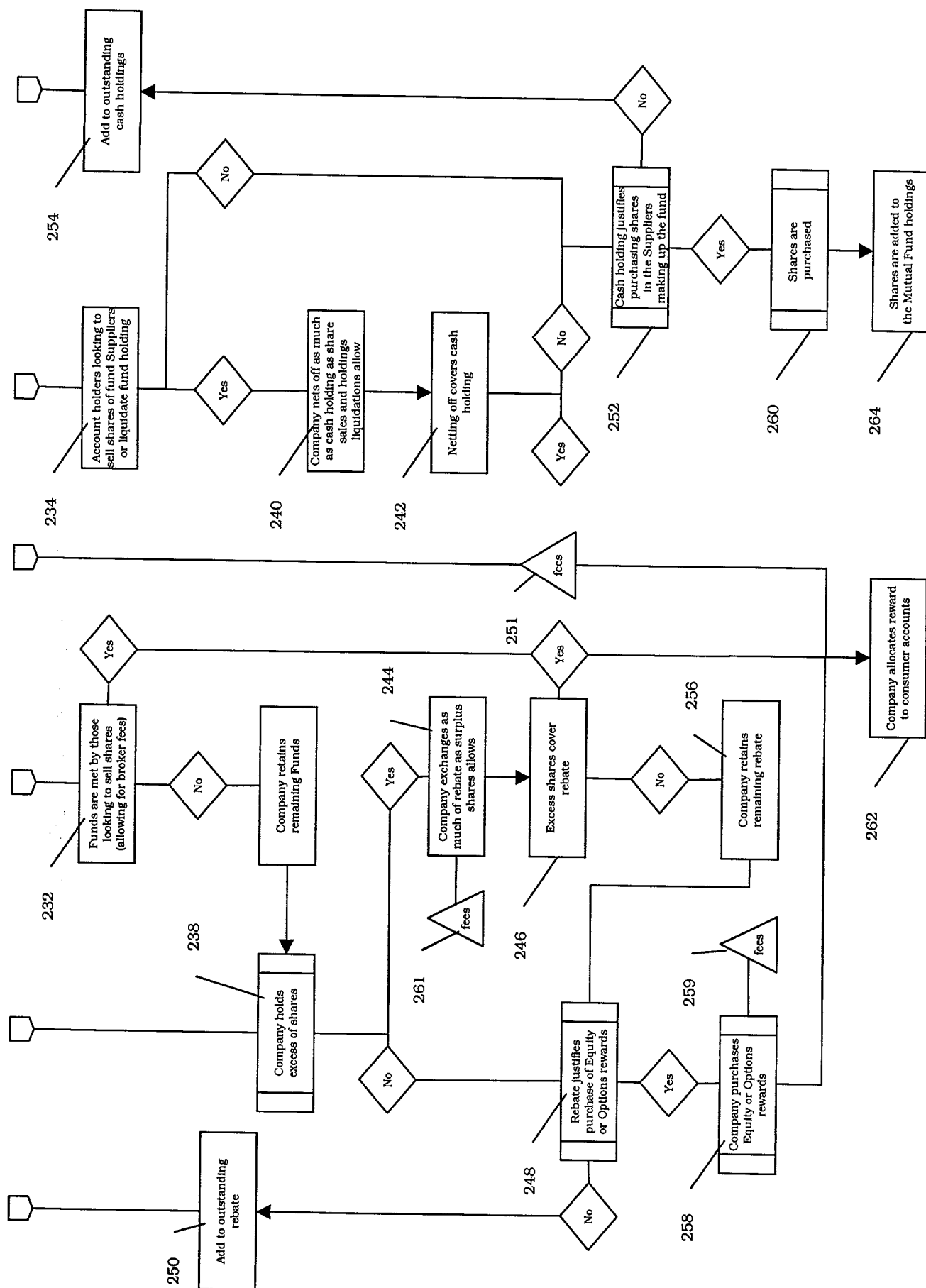








FIG. 2a

FIG 26



Investment Sale Flow Chart

Key to symbols used

-  Predefined process
-  Process
-  Decision
-  Alternative process
-  Extraction of fees
-  Contin./ next page

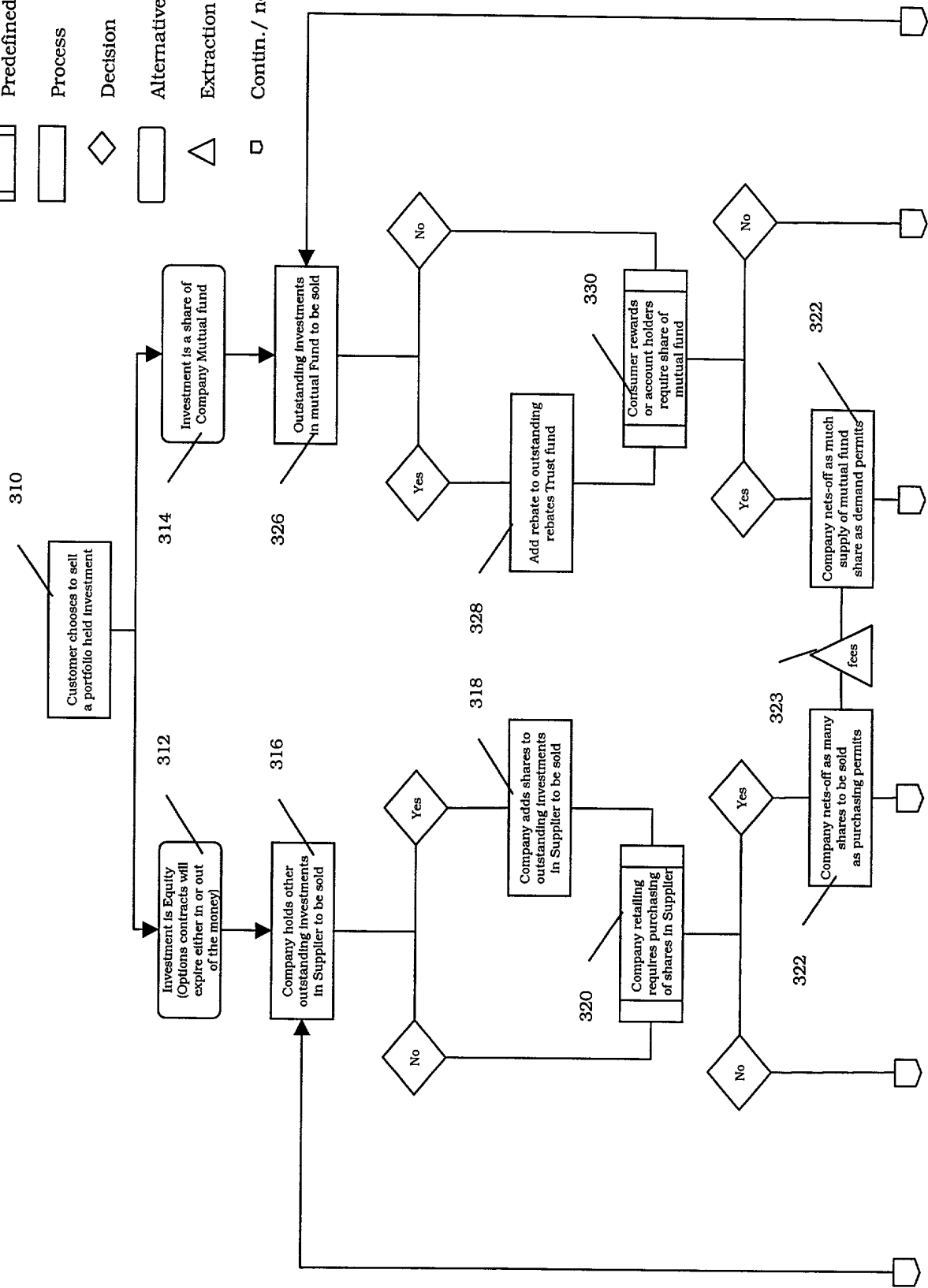


FIG. 3a

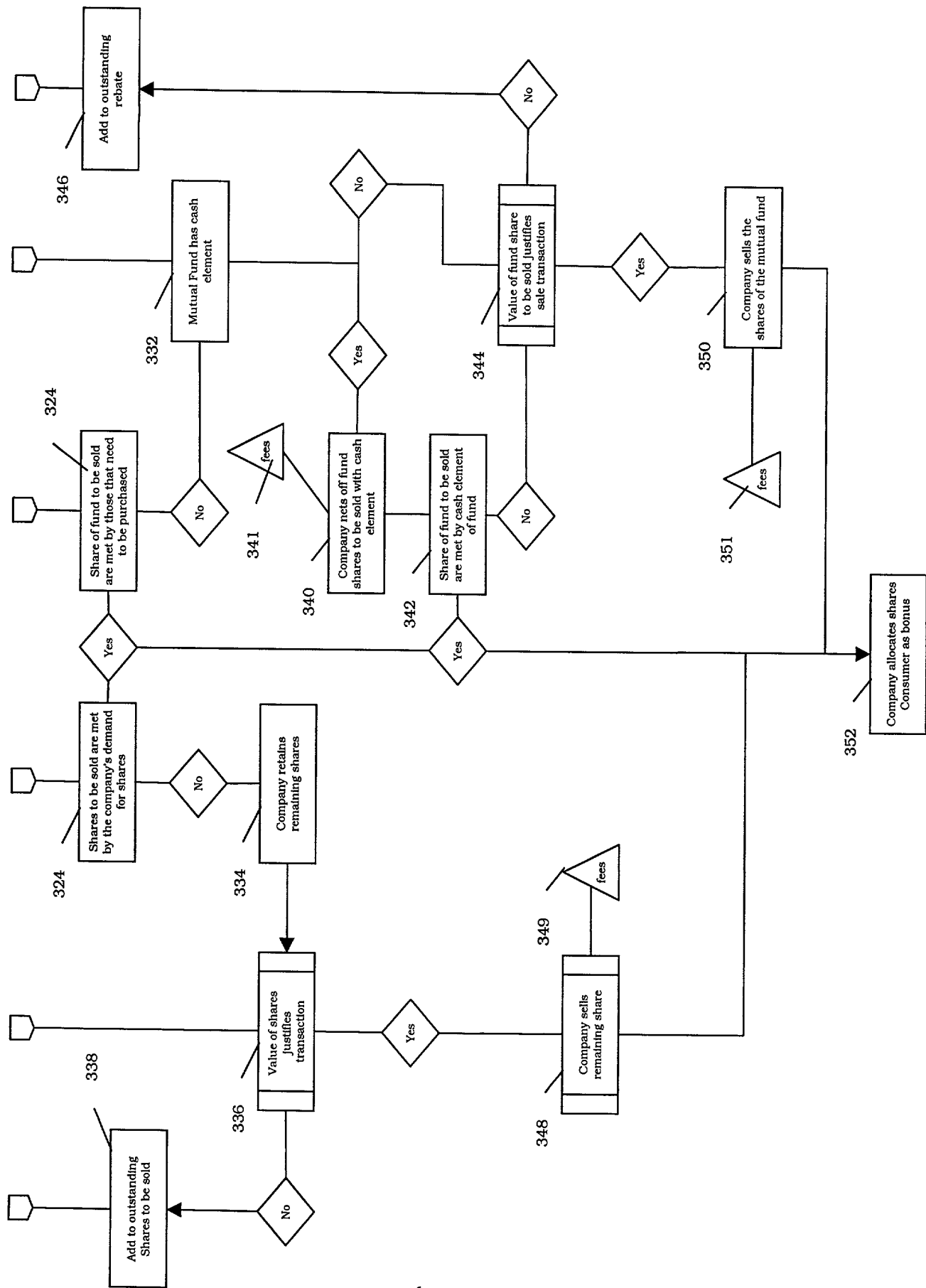


FIG. 36

Margin Flow - Merchants (Consumer purchasing from Merchants premises or web site against portfolio held collateral)

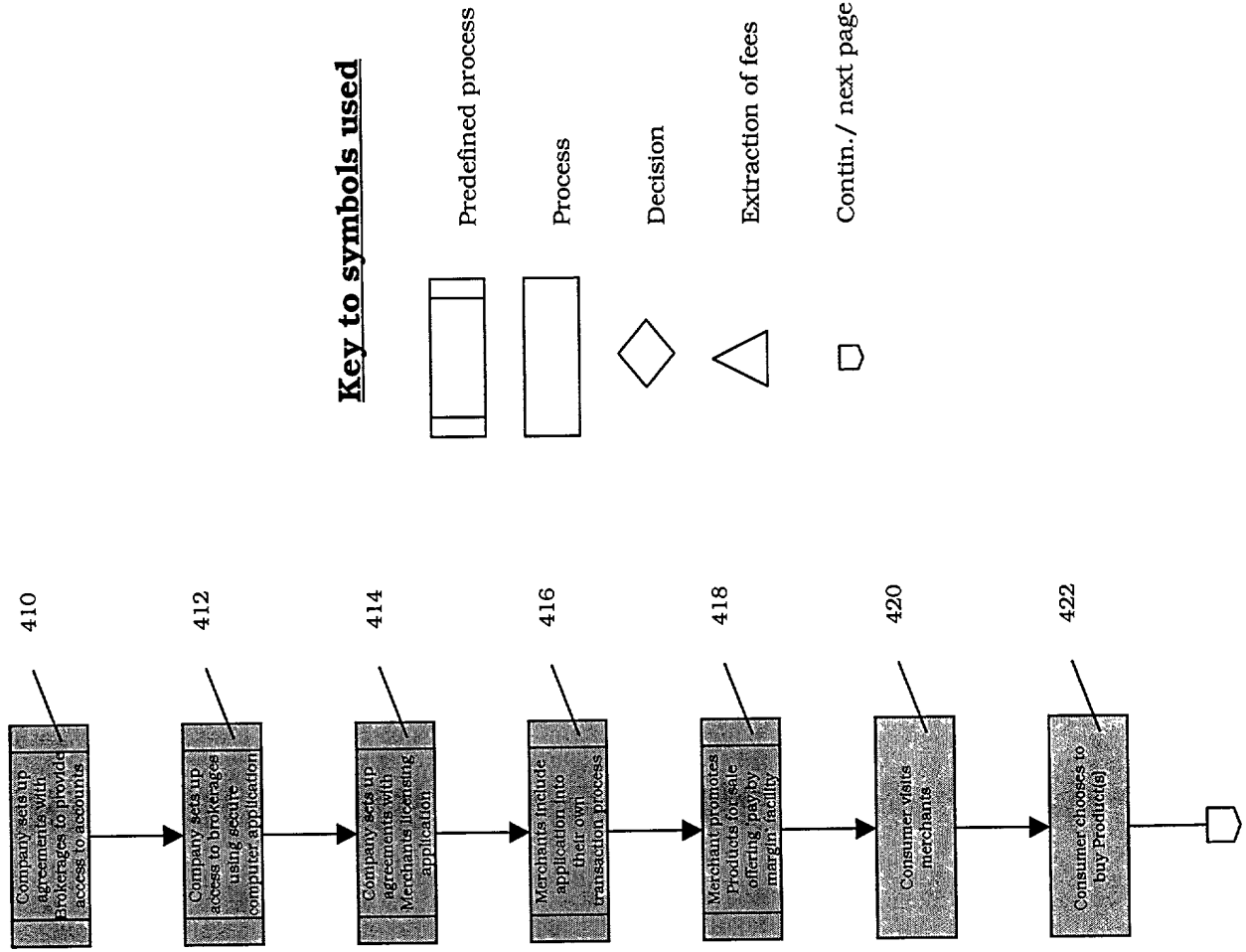


FIG. 4a

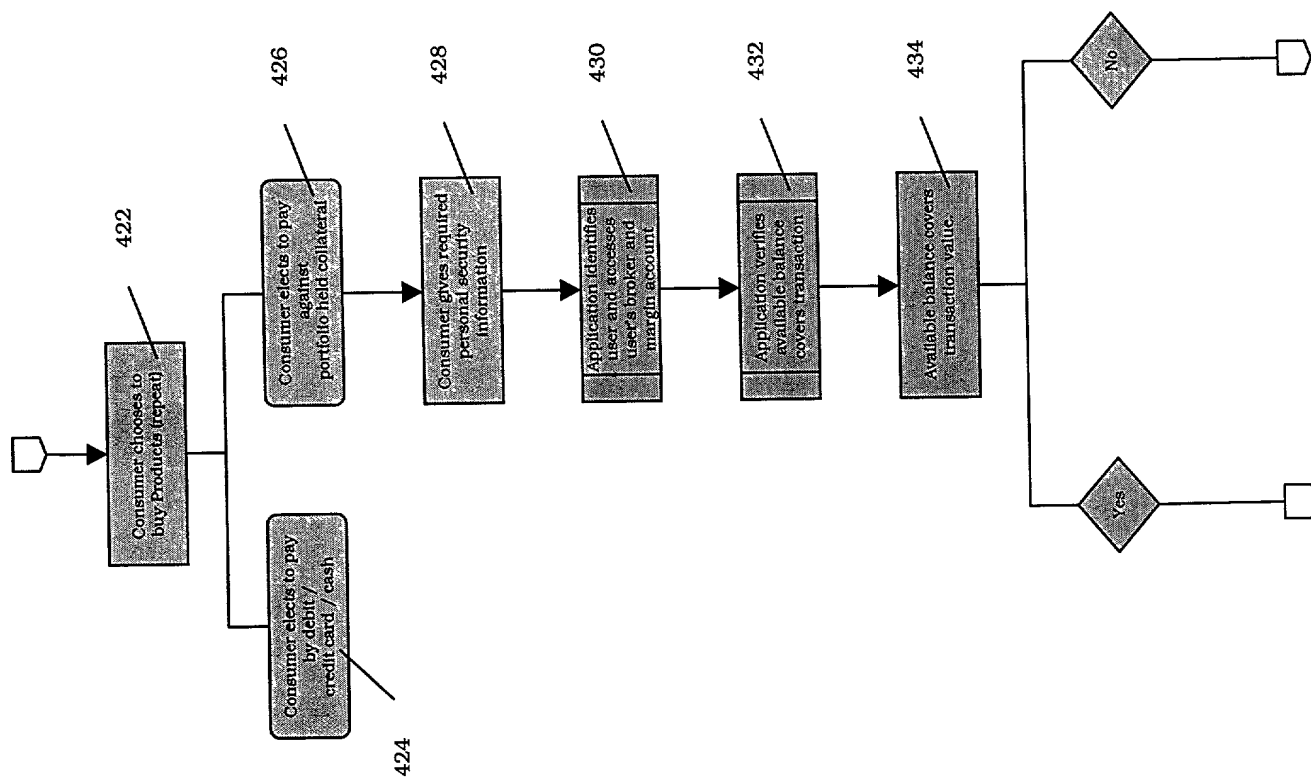


FIG. 46

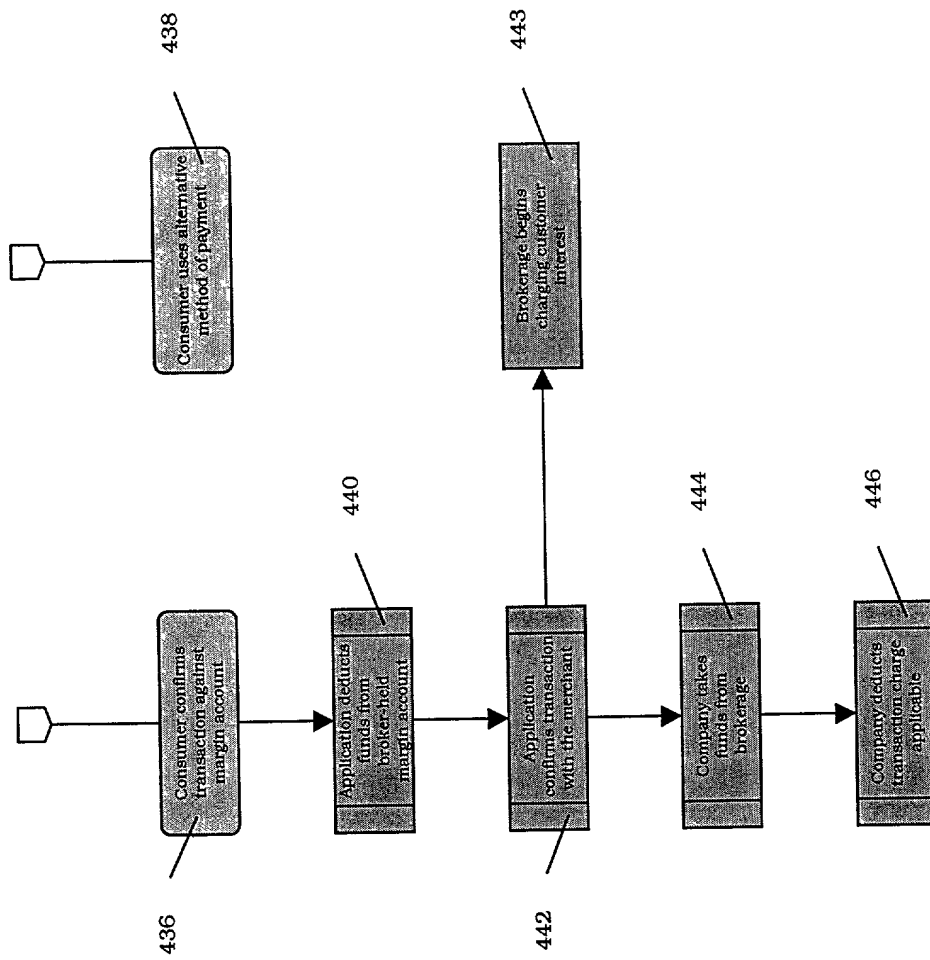


FIG. 4c

Margin Flow - Portal (Consumer Visiting Portal)

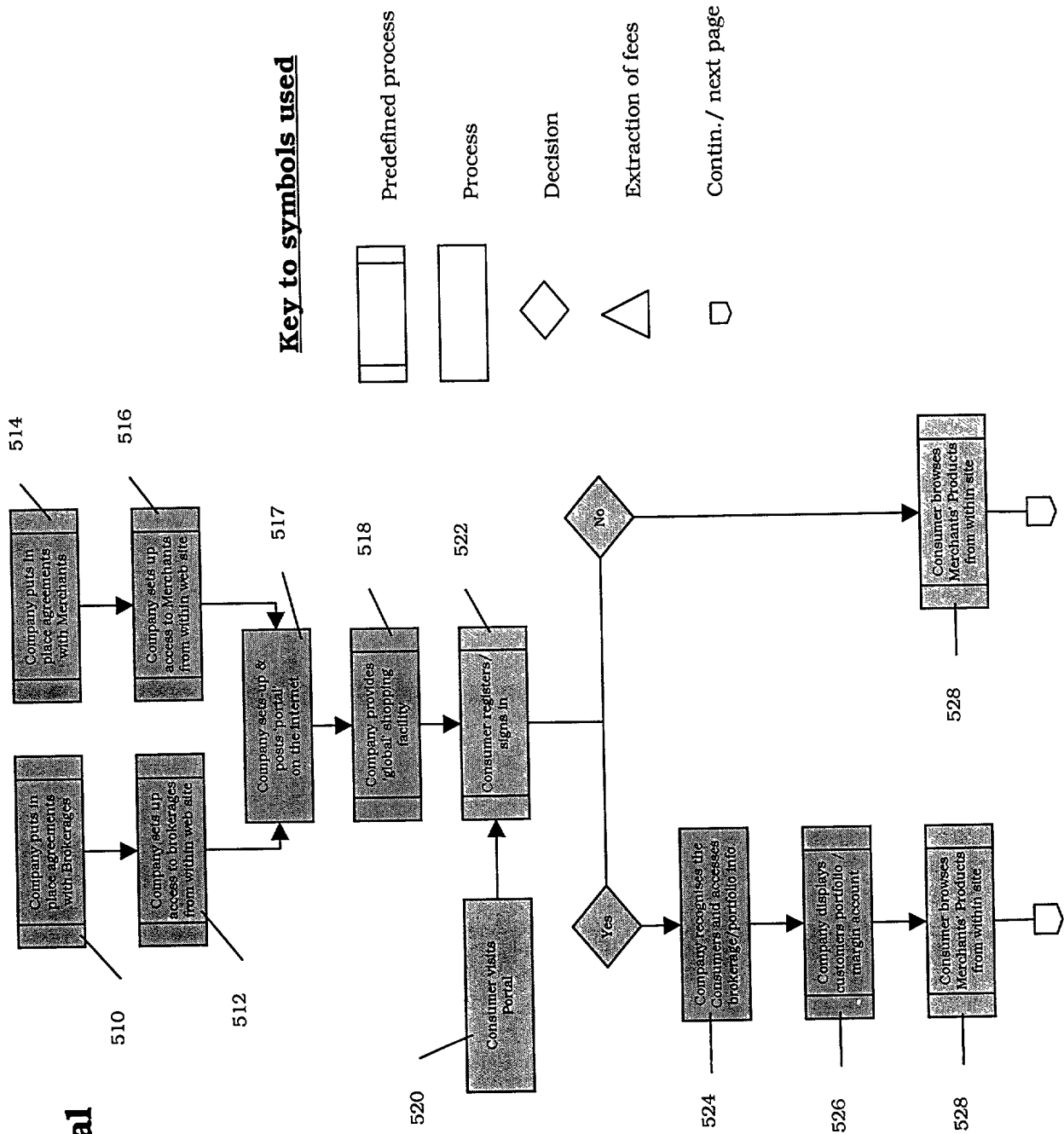


FIG. 5a

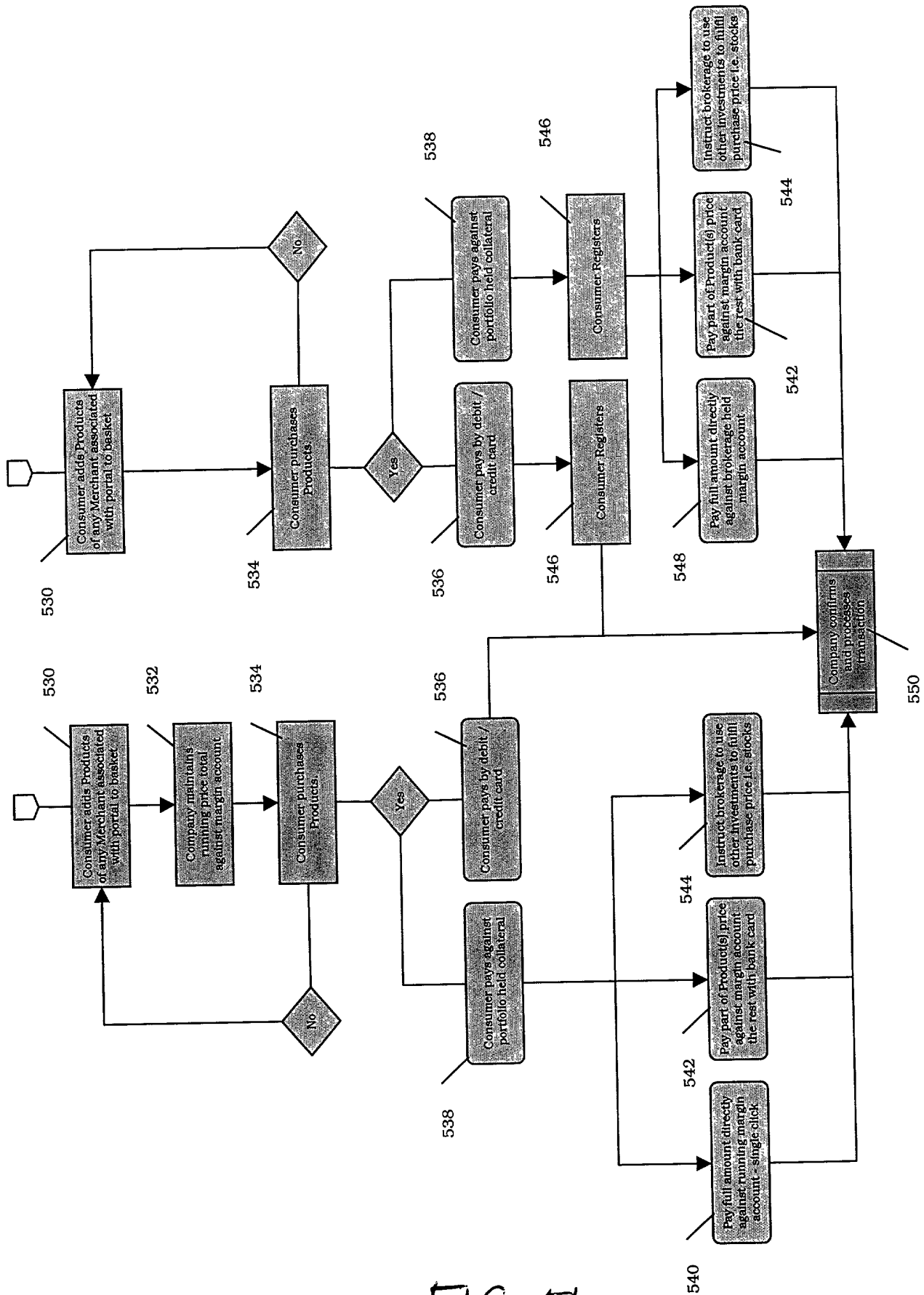


FIG. 56

Margin Portal Flow

(Consumers visit portal partner's web sites directly as opposed to via the portal)

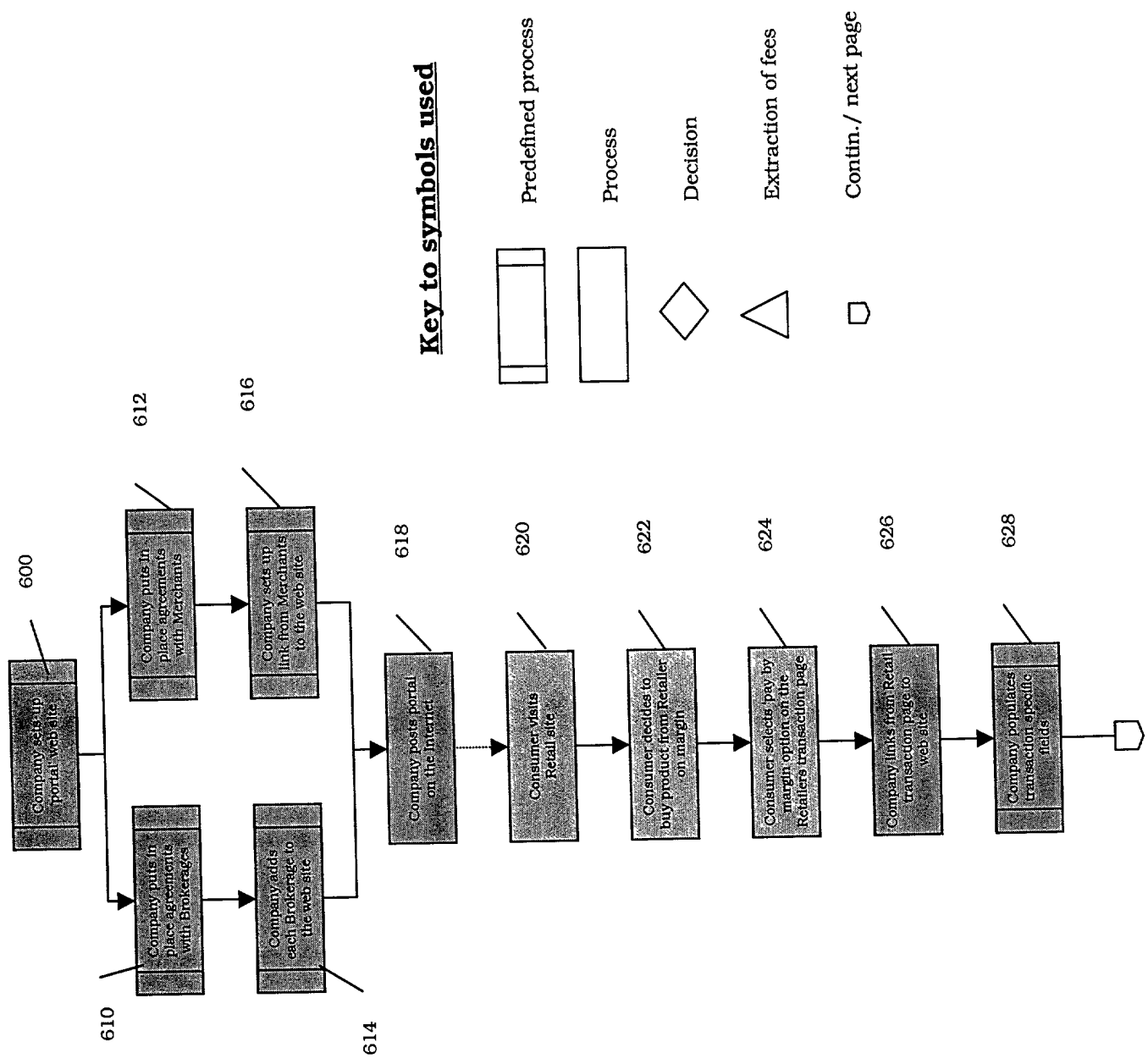


FIG. 6a

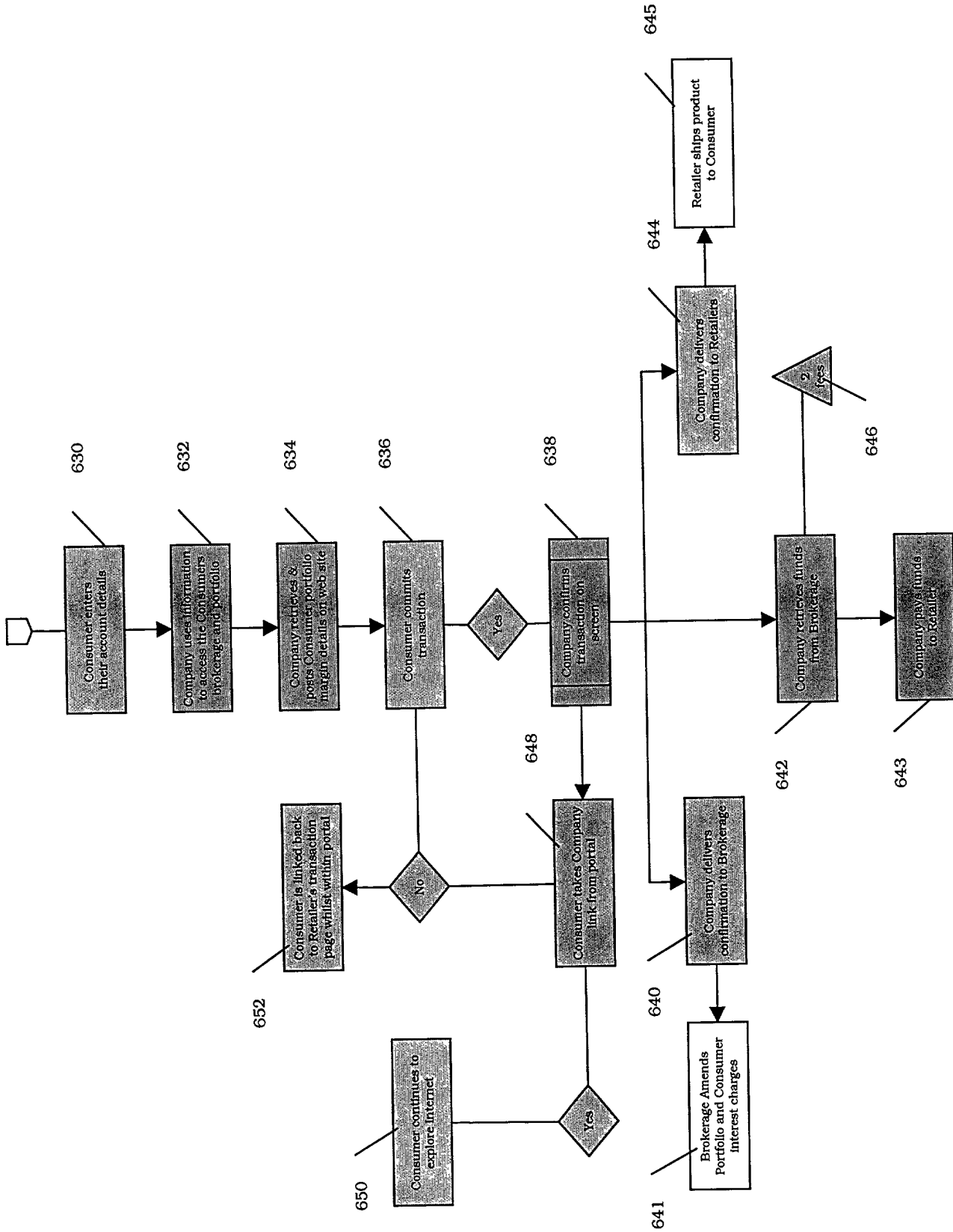


FIG. 66